

a credit card sized housing insertable into a computer and couplable to a telephone

network, said credit card sized housing including:

a) a processor;

b) a plurality of control lines being coupled to the processor;

c) a data bus coupled to the processor;

d) an address bus coupled to the processor;

e) a memory coupled to the processor via the data bus and the address bus,

wherein the processor retrieves data over the data bus from the memory by specifying an

address over the address bus, and stores data in the memory by transmitting the data over

the data bus to the memory and by specifying the address over the address bus;

f) an input/output port couplable to the computer and to the telephone network,

said input/output port being coupled to the processor via the data bus and a plurality of

control lines, transmitting data to and from the processor via the data bus, and receiving

data from and transmitting data to the computer and telephone network, said input/output

port controlled by the processor via the plurality of control lines, wherein said processor

outputs a plurality of access signals to the input/output port upon detecting an available

access signal from the telephone network and then waits until receiving an additional

signal from the telephone network via the input/output port before sending additional data

signals to the telephone network via the input/output port.

26. (Amended) The device according to claim 21, wherein said credit card sized

communications device is a direct dialing device.